

### **AMENDMENTS TO THE CLAIMS**

A single version of all claims that are, or were, in the application, marked up to show all the changes relative to the previous version of the claims, is now set forth, with deleted text shown by ~~strike through~~ and added text shown by underlining:

1-38. (Previously Cancelled)

39. (Previously Amended) A method for authenticating a user's identity interactively in real time, wherein the method checks a user's information against a credit file, the method comprising:

(a) receiving a first type of information from the user, wherein the first type of information is wallet type information;

(b) formulating and presenting to the user, in real time, a query based on the first type of information received and upon information located in a credit file, the credit file containing credit-related information from a plurality of the user's creditors;

(c) receiving a response to the query from the user in real time;

(d) comparing the response to information in the user's credit file, in real time, to authenticate the user's identity; and

(e) allowing the user to access a predetermined transaction, in real time, only if the user's identity is authenticated.

40. (Previously Amended) The method of claim 39, wherein step (c) comprises indicating to the user acceptance of the first type of information and the response provided by the user.

41. (Previously Presented) The method of claim 39, wherein steps (b) and (c) are repeated multiple times.
42. (Previously Presented) The method of claim 41, wherein a plurality of queries are presented in a single display to the user.
43. (Previously Presented) The method of claim 41, wherein a plurality of queries are presented in a plurality of displays to the user.
44. (Previously Presented) The method of claim 39, wherein step (b)'s query is in a multiple-choice format.
45. (Previously Presented) The method of claim 44, wherein step (b) is repeated a plurality of times.
46. (Previously Presented) The method of claim 39, wherein the user provides the first type of information and the response from a platform located remotely from the credit file.
47. (Previously Amended) The method of claim 39, wherein the predetermined transaction is provided by a platform other than the creditor of the user or the credit file.
48. (Previously Amended) The method of claim 39, wherein the predetermined transaction is provided by a party other than the credit file's owner.

49. (Previously Presented) The method of claim 39, wherein steps (a), (b), (c), (d), and (e) are executed sequentially.

50. (Previously Presented) The method of claim 39 further comprising:

(f) verifying the first type of information received.

51. (Previously Presented) The method of claim 50, wherein step (f) is executed after step (a) and, if step (f) is successful, step (b) is executed.

52. (Previously Presented) The method of claim 50, wherein verifying the first type of information further comprises

preprocessing at least some information from the first type of information for reliability, including performing at least one task selected from the group of tasks consisting of (1) checking format of the at least some information; (2) comparing the at least some of the information against a record of known data; and (3) ensuring that the at least some information is present in the record of known data.

53. (Previously Amended) The method of claim 39, wherein the predetermined transaction is issuance of a digital certificate.

54. (Previously Presented) The method of claim 50, wherein step (f) comprises:

- (i) retrieving the user's identification information from a data source;
- (ii) comparing the first type of information received with the user identification information retrieved from the data source; and

- (iii) determining a level of correspondence between the first type of information received and the user identification information retrieved from the data source.

55. (Previously Presented) The method of claim 54, wherein the data source comprises a credit file.

56. (Previously Presented) The method of claim 39, wherein step (d) further comprises:

- (i) retrieving the user's information from the credit file; and
- (ii) determining a level of correspondence between the response received and the user's information retrieved from the credit file.

57. (Previously Amended) The method of claim 56, wherein the identity of the user is authenticated based on at least one of the following: a level of correspondence determined between the first type of information received and user identification information retrieved from a data source, and an evaluation made in step (d)(ii).

58. (Previously Amended) The method of claim 57, further comprising (g) obtaining a first result from step (f)(iii) and a second result from step (d)(ii).

59. (Previously Presented) The method of claim 58, further comprising:

- (k) issuing an authentication score, wherein the authentication score depends on at least the first result or the second result.

60. (Previously Presented) The method of claim 58, further comprising assigning a first weight to the first result and a second weight to the second result.

61. (Previously Presented) The method of claim 50, wherein step (f) further comprises:

(iv) executing a pattern recognition process to detect potential irregularities in the first type of information obtained from the user.

62. (Previously Presented) The method of claim 39 further comprising:

(l) performing a fraud check to detect a fraudulent attempt to authenticate by the user.

63. (Previously Amended) A method for interactively authenticating in real time an end user's identity after the end user's identity has been verified through use of a first type of information, wherein the first type of information is wallet type information and the method uses credit related information, the method comprising:

(a) receiving the first type of information;

(b) formulating and presenting, in real time, a query based on the first type of information and the end user's information retrieved from a credit file, the credit file containing credit-related information originating from a plurality of the end-user's creditors;

(c) receiving a response in real time;

(d) comparing the response, in real time, to information in the credit file; and

(e) providing an indication about the end user's identity, in real time.

64. (Previously Presented) The method of claim 63, wherein the query is in a multiple-choice format.

65. (Previously Presented) The method of claim 63, wherein steps (b), (c), and (d) may repeat a plurality of times.

66. (Previously Presented) A system for interactively authenticating in real time a user on a network, the system comprising:

an input interface for receiving interactive input from the user;

a credit database containing at least one credit file about the user, the credit file containing information originating from a plurality of the user's creditors; and

a processor connected to the input interface and configured to:

receive a first type of information from the user, wherein the first type of information is wallet type information;

formulate and present to the user, in real time, a query based on the first type of information received;

receive a response from the user in real time;

compare the response with information in the credit database; and

provide an indication about the user's identity.

67. (Previously Presented) The system of claim 66, wherein the query is in a multiple-choice format.

68. (Previously Presented) The system of claim 66, wherein the processor is further configured to:

retrieve the user's information from the credit database;

compare the first type of information with the user's information retrieved from the credit database; and

determine a level of correspondence between the first type of information and the user's information retrieved from the credit database.

69. (Previously Presented) The system of claim 66, further comprising a biometric data input device connected to the processor, wherein the biometric data input device is capable of receiving biometric data from the user.